

Fill in this information to identify the case:Debtor 1 Richard Scott MorrisDebtor 2 Kristi Morris
(Spouse, if filing)United States Bankruptcy Court for the: EASTERN DISTRICT OF PENNSYLVANIACase number 20-10277**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Deutsche Bank National Trust Company As Trustee For
The Certificateholders Of The Soundview Home Loan
Trust 2005-Do1, Asset-BACKed Certificates, Series
2005-Do1

Court claim no. (if known): _____

Date of payment change:Must be at least 21 days after date of this notice 03/01/2020

Last 4 digits of any number you use to
identify the debtor's account: _____

3071**New total payment:**Principal, interest, and escrow, if any \$ 1,866.54**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☐ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: 8.5 %New interest rate: 8.25 %Current principal and interest payment: \$ 1,406.02New principal and interest payment: \$ 1,385.18**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☐ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Richard Scott Morris
First Name Middle Name Last Name

Case number (if known) 20-10277

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.



I am the creditor.



I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X

/s/ Arne O'Brien

Date 01/27/2020

Signature

Print: Arne O'Brien

Title Assistant Vice President

Company Bank of America

Address 4161 Piedmont Pkwy

Number Street

Greensboro, NC 27410

City State ZIP Code

Contact phone (336) 854-6308

Email arne.obrien@BofA.com

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA (PHILADELPHIA DIVISION)

Chapter: 13 No. 20-10277

In re:

Judge: ERIC L. FRANK

Richard Scott Morris

Kristi Morris

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that on 01/27/2020, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre-paid, or via filing with the US Bankruptcy Court's CM ECF system.

By U.S. Postal Service First Class Mail Postage Prepaid:

Debtor: Richard Scott Morris
138 Main St
Pennsburg, PA 18073-1312

Co-Debtor: Kristi Morris
138 Main St
Pennsburg, PA 18073-1312

Debtor's Attorney: JOSEPH L QUINN
192 S Hanover St Ste 101
Pottstown, PA 19464-6096

Trustee: WILLIAM C. MILLER, ESQ.
PO Box 1229
Philadelphia, PA 19105-1229

/s/ Irene Zhao

LCI
(as Authorized Agent for Bank of America N.A.)
111 Anza Blvd Suite 310
Burlingame, CA 94010
650.342.9486 (x250)
izhao@lciinc.com



Special Loan Servicing, CA6-914-01-4
27123
TAMPA, FL 33623-7123

KRISTI MORRIS
138 MAIN ST
PENNSBURG PA 18073

Date: January 2, 2020

Loan No [REDACTED]

Property Address:

138 MAIN STREET
PENNSBURG, PA 18073

Changes to your mortgage interest rate and payments on February 1, 2020

Under the terms of your adjustable-rate mortgage (ARM), you had a 6 month period during which your interest rate stayed the same. That period ends on February 1, 2020, so on that date your interest rate and mortgage payment may change. After that, your interest rate may change semi-annually for the rest of your loan term.

	CURRENT Rate and Monthly Payment	NEW Rate and Monthly Payment
Interest Rate	8.500%	8.250%
Total Monthly Payment	\$1,909.99	\$1,889.15 (due March 1, 2020)

Interest Rate: We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin," and then rounding the sum of the index and the margin to the nearest 0.1250%. Under your loan agreement, your index rate is 6-Month LIBOR and your margin is 6.340%. The 6-Month LIBOR index is published daily in Wall Street Journal.

Bank of America, N.A. is required by law to inform you that this communication is from a debt collector. If you are currently in a bankruptcy proceeding or have previously obtained a discharge of this debt under bankruptcy law, this notice is for informational purposes only and is not an attempt to collect a debt, a demand for payment or an attempt to impose personal liability for a discharged debt.

Please write your account number on all correspondence.

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Rate Limit[s]: Your rate cannot go higher than 12.590% or lower than 6.590% over the life of the loan. Your rate can change each adjustment by no more than 1.0000%.

New Interest Rate and Monthly Payment: The table above shows your new interest rate and new monthly payment. Your new payment is based on the 6-Month LIBOR index, your margin, and then rounding the sum of the index and the margin to the nearest 0.1250%, your loan balance of \$142,781.34 and your remaining loan term of 180 months. Your Total Monthly Payment set forth above includes escrow (Taxes and Insurance).

Prepayment Penalty: None

We're here to help

We appreciate the opportunity to serve your financial needs. If you have any questions, please call us at 800-669-6607, Monday through Friday, 7 a.m. to 7 p.m. local time. If you need additional information or assistance, you can contact us online anytime. Simply log on to your account at **www.bankofamerica.com** and select "Message Center." With your online account, you will also have access to many other convenient services, such as: updating your account information, viewing current and historical monthly statements, and much more.